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## Abstract

There is a well-developed literature on trust.<sup>1</sup> Distrust, on the other hand, has gathered far less attention in the philosophical literature (though there is a burgeoning business literature on the topic<sup>2</sup>). A recent exception to that trend in the philosophical literature is Hawley (2014, 2015) who develops a unified account of both trust and distrust. My aim in this paper is to present arguments against her account of trust and distrust, though then to also suggest a patch.

### 1. Hawley on trust and distrust

We first require a brief overview of the different *kinds* of trust that one might attempt to analyse. I borrow from the literature to illustrate these. First, we find an attitude of trust, such that ‘x trusts y’ (cf. Faulkner, 2015: 16). We can illustrate this with a crude example. Given two agents, Tasha and Marvin, we may say that ‘Tasha trusts Marvin’. The second concept closely related to trust is such that, an agent, x, may trust another agent, y, to perform some action,  $\varphi$ : x trusts y to  $\varphi$ . Call this ‘contractual trust’. ‘Contractual trust’ is a three-place term, connecting two agents to some action. We can again illustrate the notion with an example: Tasha trusts Marvin to lock the door. Third, we have trustworthiness in general. ‘Trustworthiness’ is a one-placed predicate. Example: Tasha is trustworthy.<sup>3</sup>

These concepts come apart; they are not the same. Some illustrative cases drawn from the literature will show this. Consider: a baby may trust its parents, but does not thereby explicitly have a relationship of contractual trust with them. After all, pre-verbal infants cannot be said to (for instance) ‘trust their parents to feed them later on’. A pre-verbal infant lacks the abilities necessary to engage in the cognition required. Similarly, a pre-verbal infant need not regard her parents as trustworthy (or as untrustworthy) in general. Pre-verbal infants will not form thoughts about general trustworthiness at all (for this point, see Baier 1986: 244; Faulkner 2015: 5). Other examples of how these kinds of trust pull apart are easy. For instance, an agent x may regard another, y, as trustworthy, and yet not trust them to carry out some particular action.

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<sup>1</sup> See, for instance, Baier (1986), Faulkner (2015), Hardin (2002), Holton (1994), Jones (1996) and Keren (2014).

<sup>2</sup> Eg. Cho (2006), Kramer (1999), Lewicki et al. (1998), Schul et al. (2008) and Sitikin and Roth (1993)

<sup>3</sup> I borrow much of the presentation from Faulkner (2015)

Examples from domestic life may prove useful. An agent *x* may regard another, *y*, as trustworthy, and yet *x* may not trust them to pick up *x*'s children from school. If *x*'s knowledge of *y* is drawn from a work context, such an attitude would seem very reasonable. So, where it may initially be tempting to think that we have but one concept, that of trust, it becomes apparent that we have *at least* three: trust; contractual trust and trustworthiness.<sup>4</sup> We must also carefully differentiate these forms of trust from trust understood as *mere reliance*. Hawley claims that there is a sense in which we might be said to trust a shelf to hold some books. This “book-shelf” sense of trust is what we can call trust as *mere reliance*; we merely rely upon the shelf to hold the books. We do not trust it (at least, not in any rich sense). We do not believe that the shelf has a commitment to holding the books; we would not *blame* the shelf if it failed to hold the books (if, for instance, it fell from the wall).

Each of these kinds of trust has a dual—a counterpart distrust. We can find a general attitude of distrust, such that ‘*x* distrusts *y*’. We can find contractual distrust: *x* distrusts *y* to  $\varphi$ . We can find distrustworthiness, though I suspect we might call it ‘untrustworthiness’: thus, *x* is untrustworthy.

As with many others in the literature, Hawley’s (2014, 2015) interest is in contractual trust and, similarly germane for our purposes, contractual distrust. The account of trust and distrust that she delivers is that:

To trust someone to do something is to believe that she has a commitment to doing it, and to rely upon her to meet that commitment. To distrust someone to do something is to believe that she has a commitment to doing it, and yet not rely upon her to meet that commitment (2014: 11).<sup>5</sup>

Following Hawley, I will concentrate on contractual trust and distrust. Before turning to this task, though, it is incumbent on me to say something about the wider significance of the project. Why does it matter? Why should you care? First, if we wish to understand the way in which we interact and co-operate with those around us, having a clear understanding of (contractual) trust is important. Second, though I say nothing here about the moral implications of contractual trust, it is clear that it *has* moral implications; the moral dimensions of our lives enriches and is enriched by the many instances of contractual trust that we partake in. Understanding and appreciating that moral dimension of our social interactions requires clarity with

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<sup>4</sup> There may well be others. Nothing I say here turns on whether there are.

<sup>5</sup> ‘Commitment’ here is to be understood such that ‘commitments can be implicit or explicit, weighty or trivial, conferred by roles and external circumstances, default or acquired, welcome or unwelcome’ (Hawley, 2014: 11). In short, and as she acknowledges, (2014: 11) Hawley takes a very broad conception of commitment.

respect to the nature of contractual trust and distrust. Third, there is a significant body applied research on the topic of trust and distrust that incorporates the fields of healthcare<sup>6</sup>, business<sup>7</sup> and government<sup>8</sup>. Putting this applied research onto a strong theoretical footing requires that it be underpinned by an appropriate model of trust and distrust.

## 2. The counterexamples

Let us now turn to the counterexamples.

Hilary is considering purchasing a Christmas present for Frances from an online retailer. On reading their website she notices the slogan: ‘we promise to deliver to our customers in time for Christmas’. Hilary knows the company well. Hilary has used them before at Christmas time and, indeed, they have delivered in a timely fashion. As it goes, Hilary also knows the individual members of the company very well and knows of their good intentions to fulfil this promise. Thus, Hilary recognises that the company and its workers have a commitment to delivering to their customers in time for Christmas. Nonetheless, just prior to making the intended purchase, Hilary remembers that the local store is stocking the same product for less. Believing in supporting local companies, Hilary decides to not make the purchase with the online company, instead buying from the local store. In that case, Hilary recognises that the company (and its workers) have a commitment to delivering to their customers in time for Christmas, but does not rely upon them to meet that commitment.

In that case, according to Hawley, Hilary distrusts the company to deliver the Christmas present in time for Christmas: Hilary recognises the intention of the company to deliver Christmas presents in time for Christmas, but does not rely upon them to do so.

But, at least so far as I can tell, that verdict is false. There need be no presumption here that Hilary *distrusts* the company to deliver in time for Christmas. Rather, for reasons wholly disassociated with her trusting of the company, and wholly concerned with a concern for supporting the local economy, Hilary decides to make the purchase elsewhere.

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<sup>6</sup> See, e.g., Goold (2002).

<sup>7</sup> See, e.g., Earl (2009: 788).

<sup>8</sup> See, e.g., (Aghion *et al.*, 2010).

Interestingly, the case does double duty as a counterexample to Hawley's account of trust (at least, I think that it does). In the case described, I think that it's perfectly coherent to say that Hilary *trusts* the company to deliver in time for Christmas: Hilary trusts them to do so (because of her past experiences with them and because of her close relationship to workers at the retailer), but decides to shop elsewhere.

Other cases with the same structure are easy enough to come up with, including those that don't require of us that the trustee be a company or collective of any sort. Suppose that Ethel is going on holiday. Ethel wishes to ensure that her plants are watered while she is away. Both Alice and Alistair are good friends; reliable, competent and well-meaning. Ethel visits Alice at 10:00. In response to Ethel's ruminations on how to provide for her plants, Alice says: 'oh, I'll look after your plants for you while you're away'. Ethel thanks her—she accepts her offer. Ethel then goes to Alistair's at 11. She is part-way through explaining to Alistair about the issue with her plants and how Alice has promised to help-out, when (before she can get to explaining Alice's offer) Alistair says, 'oh, I'll look after your plans for you while you're away'. In the end, Ethel declines the offer from Alice. As it goes, Alistair has been having some personal problems recently and (so Ethel judges) it would be good for Alistair to have something to do, on a regular basis, to distract him and ensure that he gets out of the house. In that case: Ethel recognises Alice's promise to water her plants while she is away, but does not rely upon her to do so. Ethel turns down her offer. Nonetheless, it would be quite wrong to say that Ethel distrusts Alice to water her plants. Indeed, and as before, Ethel trusts Alice to water her plants, but simply prefers Alistair's offer instead, for reasons that have nothing to do with Alice's trustworthiness.

For those inclined to doubt whether I am right about these cases, note: both admit of the same kind of follow-up response from the potential trustee to the trustor. In both cases, the agent (company, Alice) not called upon to carry out the task might respond: 'what, you asked *them*? Don't you trust me/us to do what we/I said we/I would?'. And, in both cases, the response from the trustee is simple: 'yes, of course I do! I just asked them (the local company, Alistair) to do it for other reasons'.

One last thought by way of potential response: I've said nothing so far as to what it is to rely upon someone to perform some action. Given some appropriate way of spelling out reliance, perhaps my concerns can be blocked. However, I think that a close exploration of what Hawley has to say about reliance reveals that this does not work (at least, not if we adopt Hawley's view of reliance). Here is how Hawley (2014: 4), borrowing from Holton (1994)

would have us think about reliance: ‘to rely on someone to X is to act on the supposition that she will X’. To distrust someone to X, therefore requires that we *not* act on the supposition that she will X. In the case of Hilary’s Christmas present purchase, I said that Hawley’s account seems to wrongly return the result that Hilary distrusts the company to deliver the Christmas present in time for Christmas: Hilary recognises the intention of the company to deliver Christmas presents in time for Christmas, but does not rely upon them to do so. If we now ‘plug in’ this account of reliance, it is easy enough to see that matters stay the same: Hilary recognises the intention of the company to deliver Christmas presents in time for Christmas, but does not act upon the supposition that they will do so.<sup>9</sup> Indeed, so far as I can tell, the case can be constructed in such a way that Hilary’s actions are neutral as to whether the online retailer has the intention to deliver Christmas presents in time for Christmas.

### 3. The patch

In both cases (and in all structurally similar cases) the objection, derived from the counterexample, to Hawley’s account of *distrust* is this: distrust is *not* present (though Hawley’s account predicts that it is) because the trustor is asking the trustee to *not* carry out the act in question due to reasons that are wholly independent of the trustor’s beliefs about the trustee and their commitments. We can fix that:

To distrust someone to do something is to believe that she has a commitment to doing it, and yet not rely upon her to meet that commitment *because* of reservations about whether or not they can be relied upon to do it.

This account of distrust successfully classifies the cases involving both Hilary and Ethel; in neither case was the lack of reliance *because* of reservations about whether or not the trustee (the company, Alice) could be relied upon to carry out the task. Thus, this revised analysis returns the (intuitively correct) verdict that there is no distrust.

In both cases (and in all structurally similar cases) the objection to Hawley’s account of *trust* is this: trust (of the company, of Alice) to carry out the actions specified *is* present, despite the fact that the putative trustee is not asked to carry out the act in question; this is the case because the trustor recognises the commitment of the putative trustee to doing so, and *were* the trustor to ask the putative trustee to carry out the action, then the trustor *would* rely upon the trustee to do so. Again, we can fix the issue:

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<sup>9</sup> I think that point generalises to the other cases, but won’t work through the details here.

To trust someone to do something is to believe that she has a commitment to doing it, and: to either rely upon her to meet that commitment, or, if they are not called upon to meet that commitment, to believe that they could be relied upon to meet that commitment, if so called upon

Clearly, this fix handles the cases mentioned in section 2. Hillary trusts the company to deliver in time for Christmas: she believes that they have commitment to doing so, and, though they are not called upon to meet that commitment, Hilary believes that they could be relied upon to meet that commitment, if so called upon. Ethel trusts Alice to water her plants while she's away: Ethel believes that Alice has commitment to doing so, and, though they are not called upon to meet that commitment, Ethel believes that Alice could be relied upon to meet that commitment, if so called upon

But there is more to contractual trust than handling two cases. Hawley considers many other cases. Hawley also considers a range of other considerations that, she claims, an account of trust should speak to. Hawley's (2014, 2015) papers do a lot of heavy lifting. Here, let me simply note that because of the close similarity between her view and mine, that I think that I can preserve all of the benefits of her model.

So, to give some edited highlights: like Hawley (2014: 1-2), I can differentiate trust from reliance and also differentiate distrust from *non*-reliance (cf. Hawley (2014: 3). I can handle a case such that:

suppose your daughter's friend promises to her (not to you) that she will stay to the end of the party and give your daughter a lift home. Suppose you rely upon the friend to keep this promise: you drink several glasses of wine, making it impossible for you to safely drive and fetch your daughter yourself. I will take it that you trust your daughter's friend to keep her promise to your daughter. (2014: 11)

In such a case, I think that my daughter's friend has a commitment to staying to the end of the party and giving my daughter lift home; in that case, I trust her. Like Hawley (2014: 15) I can say that 'trustworthiness requires us to ensure that our commitments do not outstrip our actions' for, like Hawley, I preserve a close tie between commitment and trust.' Last,

Suppose we are in the Wild West. In town, there is an uneasy truce, a semblance of law and order. Out in the desert, as everyone knows, there are no holds barred; you take your life into your hands if you venture there. You and I meet by chance in the desert, and you see that I am armed (of course). Before we exchange words, you may try to predict whether or not I will let you live. But no matter how confident you are in that prediction, it's not appropriate for you either to trust or to distrust me in this respect. Out here, no one has promised, implicitly or explicitly, to respect life and limb. I have no commitment to let you live, and you should neither trust or distrust me in this respect. If I let you live, I do not demonstrate trustworthiness; if I shoot you, I display many vices, but not that of untrustworthiness. (Hawley, 2014: 18-19)

I return the same verdict as Hawley: that of neither being trusted nor distrusted to let my potential combatant live. This follows simply from the fact that there are (seemingly) no commitments to be recognised when it comes to shooting in this context.

#### 4. Conclusion

Hawley (2014) demonstrates that her commitment account of trust has a good deal to recommend it. Here I offer some cases that suggest that it is incomplete, though then attempt to provide a patch to help complete the analysis. There may be other problems facing Hawley's view, but my patched version of her commitment account of contractual trust is at least a going concern.<sup>10</sup>

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